2   reconciliation, comprising:

3   associating selected transactions within data records for an

4   account to form a transaction group which may be treated both as a

5   single transaction and as a plurality of individual transactions,

6   wherein the selected transactions were paid or deposited together;

7   and

8   displaying a total for [said] the transaction group **when the**

9   **selected transactions within the transaction group are individually**

10 **displayed,** wherein [said] the total for [said] the transaction group

11 may be readily reconciled with a consolidated entry in an external

12 account statement.

4. (amended) The method of claim 1, further comprising:

2   displaying a visual indicator of [said] the association of

3   [said] the transaction group **when the selected transactions within**

4   **the transaction group are individually displayed**.

5. (amended) The method of claim 1, further comprising:

2   forming a plurality of transaction groups within [said] the

3   data records for [said] the account; and

4   displaying a total for each transaction group within [said] the

5   plurality of transaction groups.

6. (amended) The method of claim 5, further comprising:

2   identifying unreconciled transactions within data records for

3   [said] the account; and

4   determining whether [said] the unreconciled transactions

5   include at least one transaction from a transaction group.

7. (amended) The method of claim [5]1, further comprising:

2   [displaying a visual indicator of each transaction group

3   within said plurality of transaction groups] **treating the**

4   **transaction group as a single transaction during automatic**

5   **reconciliation of the account with the external account statement;**

6   **and**

7   **treating the selected transactions within the transaction**

8   **group individually in categorization of transactions for the**

9   **account.**

1   8. (twice amended) An apparatus for facilitating account statement

2   reconciliation, comprising:

3   association means for persistently associating selected

4   transactions within data records for an account to form a

5   transaction group which may be selectively treated as a single

6   transaction, wherein the selected transactions were paid or

7   deposited together; and

8   display means for displaying a total for **[said]** the transaction

9   group **when the selected transactions within the transaction group**

10   **are individually displayed**, wherein **[said]**the total for **[said]**the

11   transaction group may be readily reconciled with a consolidated

12   entry in an external account statement.

1   9. (twice amended) The apparatus of claim 8, wherein **[said]**the

2   association means further comprises:

3   instantiation means for instantiating a container object to

4   contain data records for **[said]**the transaction group, wherein the

5   data records include a transaction identifier, a transaction date,

6   a transaction description, and a transaction amount for each

7   transaction within the transaction group.

1   10. (amended) The apparatus of claim 8, wherein **[said]**the

2   association means further comprises:

3   means for supporting selection of multiple data records; and

4   means for providing an option for associating multiple

5   selected data records as a transaction group.

11. (amended) The apparatus of claim 8, further comprising:
2   indication means for displaying a visual indicator of
3   [said] the association of [said] the transaction group.

1   12. (amended) The apparatus of claim 8, further comprising:
2   association means for forming a plurality of transaction
3   groups within [said] the data records for [said] the account; and
4   display means for displaying a total for each transaction
5   group within [said] the plurality of transaction groups.

1   13. (amended) The apparatus of claim 12, further comprising:
2   identification means for identifying unreconciled transactions
3   within data records for [said] the account; and
4   determination means for determining whether [said] the
5   unreconciled transactions include at least one transaction from a
6   transaction group.

1   14. (amended) The apparatus of claim 12, further comprising:
2   indication means for displaying a visual indicator of each
3   transaction group within s [said] the aid plurality of transaction
4   groups.

1   15. (twice amended) A computer program product for use with a data
2   processing system, comprising:
3   a computer usable medium;
4   first instructions on [said] the computer usable medium for
5   associating selected transactions within data records for an
6   account to form a transaction group having a data record distinct
7   from data records for [said] the selected transactions to allow the
8   transaction group to be selectively treated as a single transaction
9   and as a plurality of individual transactions, wherein the selected

10   transactions were paid or deposited together, and

11   second instructions on [said]the computer usable medium for

12   displaying a total for [said]the transaction group, wherein

13   [said]the total for [said]the transaction group may be readily

14   reconciled with a consolidated entry in an external account

15   statement.

1   16. (amended) The computer program product of claim 15, wherein

2   [said]the first instructions further comprise:

3   instructions for instantiating a container object to contain

4   data records for [said]the transaction group, wherein the data

5   records include a transaction identifier, a transaction date, a

6   transaction description, and a transaction amount for each

7   transaction within the transaction group.

1   17. (amneded) The computer program product of claim 15, wherein

2   [said]the first instructions further comprises:

3   instructions for supporting selection of multiple data

4   records; and

5   instructions for providing an option for creating [said]the

6   data record associating multiple selected data records as a

7   transaction group.

1   18. (amended) The computer program product of claim 8, further

2   comprising:

3   third instructions on [said]the computer usable medium for

4   displaying a visual indicator of [said]the association of [said]the

5   selected transactions within the transaction group when the

6   selected transactions within the transaction group are individually

7   displayed.

1   19. (amended) The computer program product of claim 15, further

2   comprising:

3   third instructions on [said] __the__ computer usable medium for

4   forming a plurality of transaction groups within [said] __the__ data

5   records for [said] __the__ account; and

6   fourth instructions on [said] __the__ computer usable medium for

7   displaying a total for each transaction group within [said] __the__

8   plurality of transaction groups __when transactions within a__

9   __transaction group are individually displayed__.

1   20. (amended) The computer program product of claim 19, further

2   comprising:

3   . fifth instructions on [said] __the__ computer usable medium for

4   identifying unreconciled transactions within data records for

5   [said] __the__ account; and

6   sixth instructions on [said] __the__ computer usable medium for

7   determining whether [said] __the__ unreconciled transactions include at

8   least one transaction from a transaction group.

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21. (twice amended) An Internet client, comprising:

2   a data processing system receiving and transferring data over

3   the Internet; and

4   records for account transactions stored within [said] __the__ data

5   processing system, [said] __the__ records including at least one trans-

6   action group record persistently maintaining an association of

7   records for selected transactions within [said] __the__ account trans-

8   actions which were paid or deposited together, [said] __the__ at least

9   one transaction group record allowing the selected transactions to

10 be selectively treated as a single transaction and as a plurality

11 of individual transactions wherein [said] __the__ at least one trans-

12 action group record includes a transaction identifier, a

13 transaction date, a transaction description, and a transaction

14   amount for each transaction within the transaction group.

22. (amended) The Internet client of claim 21, wherein [said] the
data processing system further comprises:
    means for retrieving transaction information over the
Internet; and
    means for comparing [said] the transaction group record to
[said] the retrieved transaction information separately from
[said] the records for [said] the selected transactions.

23. (amended) The Internet client of claim 21, wherein [said] the
data processing system further comprises:
    means for displaying a visual indicator of [said] the trans-
action group in a display of [said] the records for [said] the
selected transactions.

24. (amended) The Internet client of claim 21, wherein [said] the
data processing system further comprises:
    means for uniformly indicating a state of each of [said] the
selected transactions.

25. (twice amended) An Internet server, comprising:
    a data processing system receiving and transferring data over
the Internet;
    a storage device maintaining account transaction records for
an account; and
    software operable in [said] the data processing system for:
        receiving an external request for transaction records for
[said] the account over the Internet;
        comparing [said] the external transaction records to
[said] the account transaction records, wherein [said] the
external transaction records include transaction groups for

12   transactions paid or deposited together, each transaction

13   group including a transaction identifier, a transaction date,

14   a transaction description, and a transaction amount for each

15   transaction within the transaction group, wherein each

16   transaction group is compared as a single transaction to

17   [said] the account transaction records;

18   transmitting [said] the account records over the Internet;

19   and

20   transmitting a signal over the Internet for initiating a

21   determination of whether [said] the account records includes a

22   match to a transaction group.

1   26. (twice amended) A method of automatically reconciling account

2   transaction records with user transaction records over the

3   Internet, comprising:

4   transmitting information regarding an account from a server

5   over the Internet to a user unit;

6   comparing [said] the information regarding [said] the account to

7   corresponding information from [said] the user transaction records,

8   wherein [said] the user transaction records include transation group

9   records for transaction groups of selected transactions which were

10   paid or deposited together, each transaction group record including

11   a transaction identifier, a transaction date, a transaction

12   description, and a transaction amount for each transaction within

13   a plurality of transactions, wherein transaction group records are

14   compared as a single transaction to [said] the information regarding

15   [said] the account;

16   determining matches between [said] the account information and

17   [said] the user transaction records at [said] the user unit;

18   identifying transaction groups for which a match is

19   determined; and

20   altering a state associated with user transaction records for